UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION AT DAYTON

IN RE:

Kevin Wagner Mary Wagner CASE NO: 20-31040

(Chapter 13)

Debtors

JUDGE GUY R. HUMPHREY

TRUSTEE'S OBJECTION TO ALLOWANCE OF CLAIM

John G Jansing, Chapter 13 Trustee, objects to the claim of WILMINGTON SAVINGS FUND SOCIETY FSB, C/O AMIP MANAGEMENT, 3020 OLD RANCH PARKWAY SUITE 180, SEAL BEACH, CA 90740, Trustee claim number 38, Court claim number 8, filed as secured in the amount of \$800.00 on the ground(s) that:

The Trustee submits that the fees, costs and expenses claimed are excessive, arbitrary and capricious. Furthermore, the fees, costs and expenses are against public policy in Ohio (See In Re: Miller 85 Ohio St., 186 (1911). There also is no itemization related to the fees, costs and expenses to explain why the creditor is charging so much.

The Trustee moves that:

the claim be DISALLOWED.

/s/ John G Jansing

John G Jansing 0040926 Chapter 13 Trustee 131 N. Ludlow St. Suite 900 Dayton, OH 45402-1161 (937)222-7600 Fax (937)222-7383 email: chapter13@dayton13.com

20-31040

NOTICE OF OBJECTION TO CLAIM

John G Jansing, Chapter 13 Trustee, has filed an objection to your claim in this bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to reduce, modify or eliminate your claim, then on or before **thirty** (30) days from the date set forth in the certificate of service for the objection to the claim, you must file with the court a response explaining your position by mailing your response by First Class Mail to Clerk, US Bankruptcy Court, 120 W Third St., Suite 900, Dayton, OH 45402 OR your attorney must file a response using the court's ECF system.

The court must receive your response on or before the above date.

You must also send a copy of your response either by 1) the court's ECF system or by 2) First Class Mail to

Kevin Wagner, 3948 Robertann Dr, Kettering, OH 45420-1055

Mary Wagner, 3948 Robertann Dr, Kettering, OH 45420-1055

THOMAS D BERRY, 4630 SALEM AVE, DAYTON, OH 45416

John G Jansing, Chapter 13 Trustee, 131 N. Ludlow St., Suite 900, Dayton, OH 45402

Office of the U.S. Trustee, 170 North High St., Suite 200, Columbus, OH 43215

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to claim and may enter an order reducing, modifying, or eliminating your claim without further hearing or notice.

CERTIFICATE OF SERVICE

20-31040

I hereby certify that a copy of the Trustee's Objection To Allowance Of Claim was served **electronically** on the date of the filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and by **First Class Mail** on June 8, 2020 addressed to:

Kevin Wagner (38.3)

Mary Wagner WILMINGTON SAVINGS FUND SOCIETY MICHELLE GHIDOTTI
3948 Robertann Dr FSB GHIDOTTI/BERGER LLP
Kettering, OH 45420-1055 C/O AMIP MANAGEMENT 1920 OLD TUSTIN AVE

3020 OLD RANCH PARKWAY SUITE 180 SANTA ANA, CA 92705

SEAL BEACH, CA 90740

And by **certified mail**, postage prepaid on June 8, 2020, addressed to:

WILMINGTON SAVINGS FUND
SOCIETY FSB
C/O AMIP MANAGEMENT
3020 OLD RANCH PARKWAY SUITE
RODGER LEVENSON, CEO/PRES
WILMINGTON SAVINGS FUND
SOCIETY, FSB
500 DELAWARE AVENUE

80 WILMINGTON, DE 19801-1490

SEAL BEACH, CA 90740

John G Jansing, Trustee /s/ John G Jansing